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As election season looms, take this important action to defend your benefits

As you know, Congress is asking Social Security recipients to make do with less. Without congressional action, the Social Security benefits of 11 million workers with severe disabilities and their dependents will be cut by 20 percent in late 2016. As Acting Social Security Commissioner Carolyn Colvin told the Senate Budget Committee, a 20 percent benefit cut would be a “death sentence” to disabled workers who are “barely surviving” on their modest benefits.

As someone with a personal stake in the outcome of this fight, know that your support can make tremendous progress toward strengthening our nation’s most necessary and effective program. We urge each and every person to contact their elected official and ask them to vote “No” on any legislation that threatens to harm Social Security.

[**Sign our petition with the National Committee to Preserve Social Security and Medicare to have your voice heard!**](#)

SSDI: That’s your money

Less than 30 percent of Americans could pass a true or false quiz about Social Security, meaning most people are confused as to what Social Security actually is, according to a survey from MassMutual. Social Security is one of the most vital American insurance programs. Don’t you want to know where your money is going and how it benefits you?

All workers should know that **they bought three things**:

- A federal retirement plan
- A health insurance plan under Medicare
- A federal disability plan – Social Security Disability Insurance

These insurance plans are made up of your money and are available to use when you retire or become disabled and cannot work. The amounts paid to you are based upon the amount of money you contributed to the fund through your taxes.



Social Security disability is not an entitlement or a government handout like some politicians say. It is not going broke either. The Social Security trust funds that hold your tax dollars have a \$2.6 trillion surplus.

[Watch our *That’s Your Money* video.](#)

5 things every veteran should know about Social Security disability

1. **You can collect VA benefits and Social Security Disability Insurance (SSDI) at the same time.** There is no offset in your VA benefits if you are approved for SSDI. SSDI could add up to an additional \$2600 per month to your income.
2. **Vets receive an expedited processing of their SSDI claims.** Military service members that became disabled while on duty on or after October 1, 2001, are eligible for a faster processing time of their SSDI application. Also, vets who have a VA compensation rating of 100% permanent and total can receive an expedited processing of their claim.
3. **You must have a medical condition that prevents you from working and is expected or has lasted at least 12 months.** This condition does not have to be work-related.
4. **You will receive Medicare if you are approved for SSDI.** You will automatically receive health insurance under Medicare 24 months after your date of disability is determined.
5. **SSDI has a different definition of disability than the U.S. Department of Veterans Affairs.** While many veterans may be eligible for SSDI, not all who receive VA benefits will qualify for SSDI benefits.

[Click here to see if you're eligible for SSDI.](#)

Two passionate attorneys join Disability Justice



Ms. Elisa C. Advani, a fluent Spanish speaker, joins our Spanish team in representing disabled individuals throughout the U.S. Prior to joining Disability Justice, Ms. Advani was a former Assistant City Solicitor for the City of Philadelphia's Law Department. She has extensive experience as a Spanish interpreter for the legal and medical fields. Ms. Advani holds a bachelor's degree in political science and French from Villanova University and earned her J.D. from Widener University School of Law.

[Learn more about Elisa.](#)



Mr. Joseph M. Squadroni is a recent graduate from Widener University School of Law, and earned his bachelor's degree in philosophy, politics and economics from the University of Pennsylvania. While in law school, Mr. Squadroni held four legal internships, including one with Honorable Judge Wendy L. Pew in the Philadelphia Municipal Court.

[Learn more about Joseph.](#)

2015 marks 25th anniversary of the Americans with Disabilities Act

On July 26, 1990, the Americans with Disabilities Act (ADA) was signed into law by President George H.W. Bush, marking a milestone civil rights action for all disabled Americans. One of the most comprehensive pieces of civil rights legislation, the ADA helped eliminate discrimination against disabled Americans and guaranteed them the same opportunities afforded the mainstream public.

[Learn more about the anniversary.](#)



Partner Tom Giordano, Jr. presents at the Lupus Foundation of America's Living Well with Lupus Symposium



Partner Tom Giordano, Jr. discussed Social Security disability and returning to work at the Living Well with Lupus Symposium sponsored by the Lupus Foundation of America. The event, held in Cherry Hill, NJ, gathered participants from the foundation's Philadelphia Tri-State Chapter to explore adjustments people can make to improve their quality of life when they are diagnosed with lupus.

[Read more about the event.](#)

4 FAST FACTS ABOUT THE SSDI TRUST FUND



There are two Social Security trust funds – the Old Age and Survivors Insurance Fund (OASI) and the Disability Insurance Fund (DI). They are typically referred to as one fund, but they are two separate ones. By working and paying your taxes, you fund both of them.



Allocations from both funds are common and have occurred 11 times in the past.

There is a \$2.6 trillion surplus in the Social Security trust fund.



The Social Security fund is guarded by trustees with fiduciary responsibilities, who are legally obligated to act in the beneficiaries' (your!) best interests.





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WE NEED YOUR HELP!

Social Security disability is under attack

The Social Security disability system may be in jeopardy if politicians do not act now and stand up for your rights. You have funded Social Security disability by working and paying into the system with every paycheck. It's your money, not a government handout as some politicians would have you believe. It is crucial that you contact your representative today and urge them to stand up for your rights. **Here's why:**

The benefits you've earned and rely on may be reduced

There may be a shortage of money in the Disability Insurance (DI) Trust Fund in 2016 if lawmakers do not take action. This shortage could be prevented if funds are reallocated from the Social Security Old Age and Survivors Insurance (OASI) Trust Fund to the DI Trust Fund, which has been done successfully 11 times in the past. Without a reallocation, disability benefits may see a 20 percent decrease in 2016.

An option to keep Social Security solvent may be taken away

Republican members of the House made a change to their proposed rules package that makes it more difficult

to pass legislation to protect Social Security recipients. Funds would not be permitted to be reallocated from the OASI Trust Fund to the DI Trust Fund without benefit cuts or tax increases, putting your benefits at risk.

People are dying before they receive their benefits because of delays

In most states, the wait time to receive a hearing is over a year. These lengthy delays within the system are impeding Americans' rights to collect the money that they've earned. In one study from the National Institutes of Health, 42,000 applicants died before a decision was made on their disability claims.

Here's how you can help

We're doing everything we can to advocate on your behalf by contacting representatives and urging them to uphold your rights, but we need your help. We all need to work together to protect Social Security.

[Go to our Political Action page for letters you can send to your lawmaker. Tell them your rights are important!](#)

